

FIG. 1A

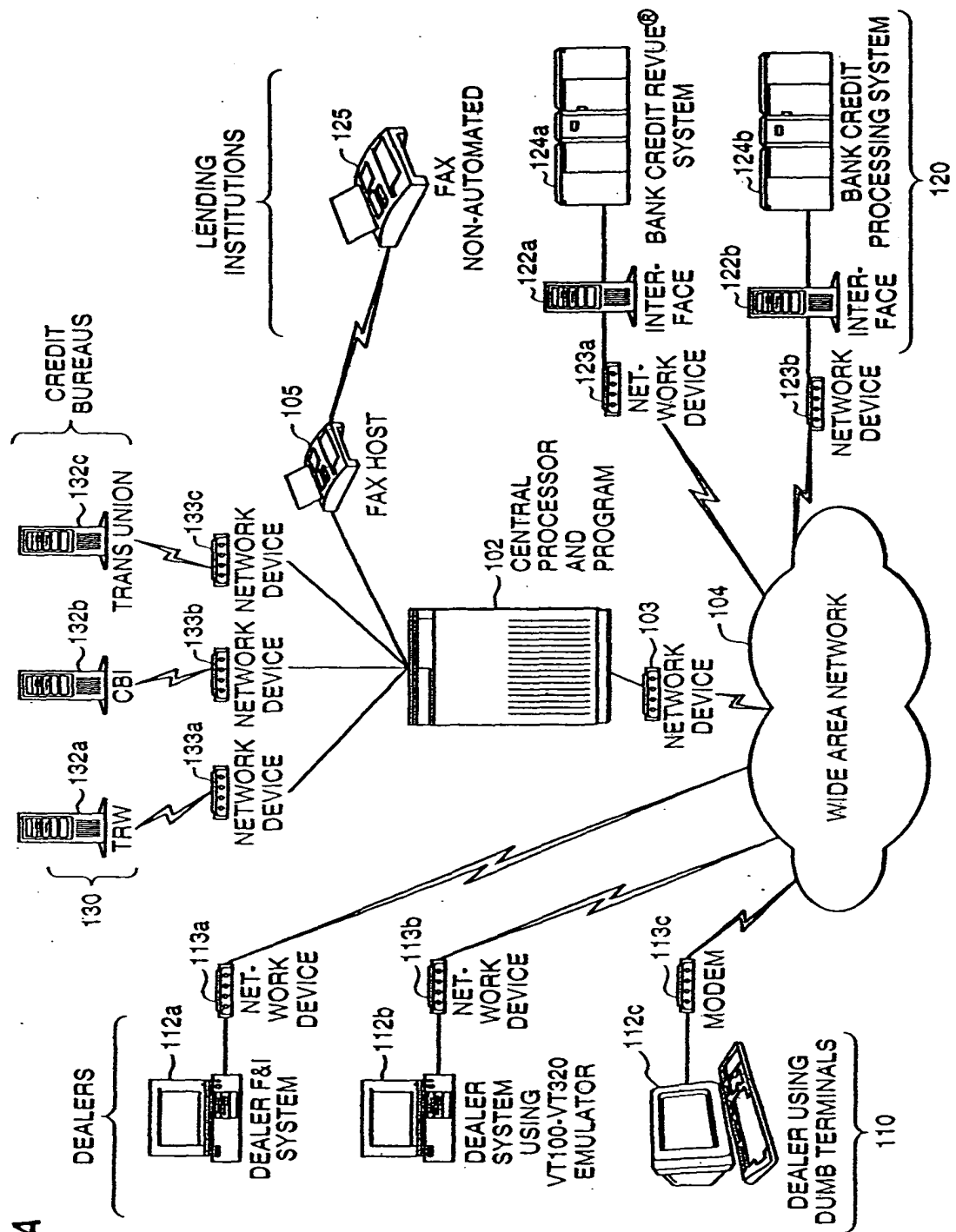


FIG. 1B

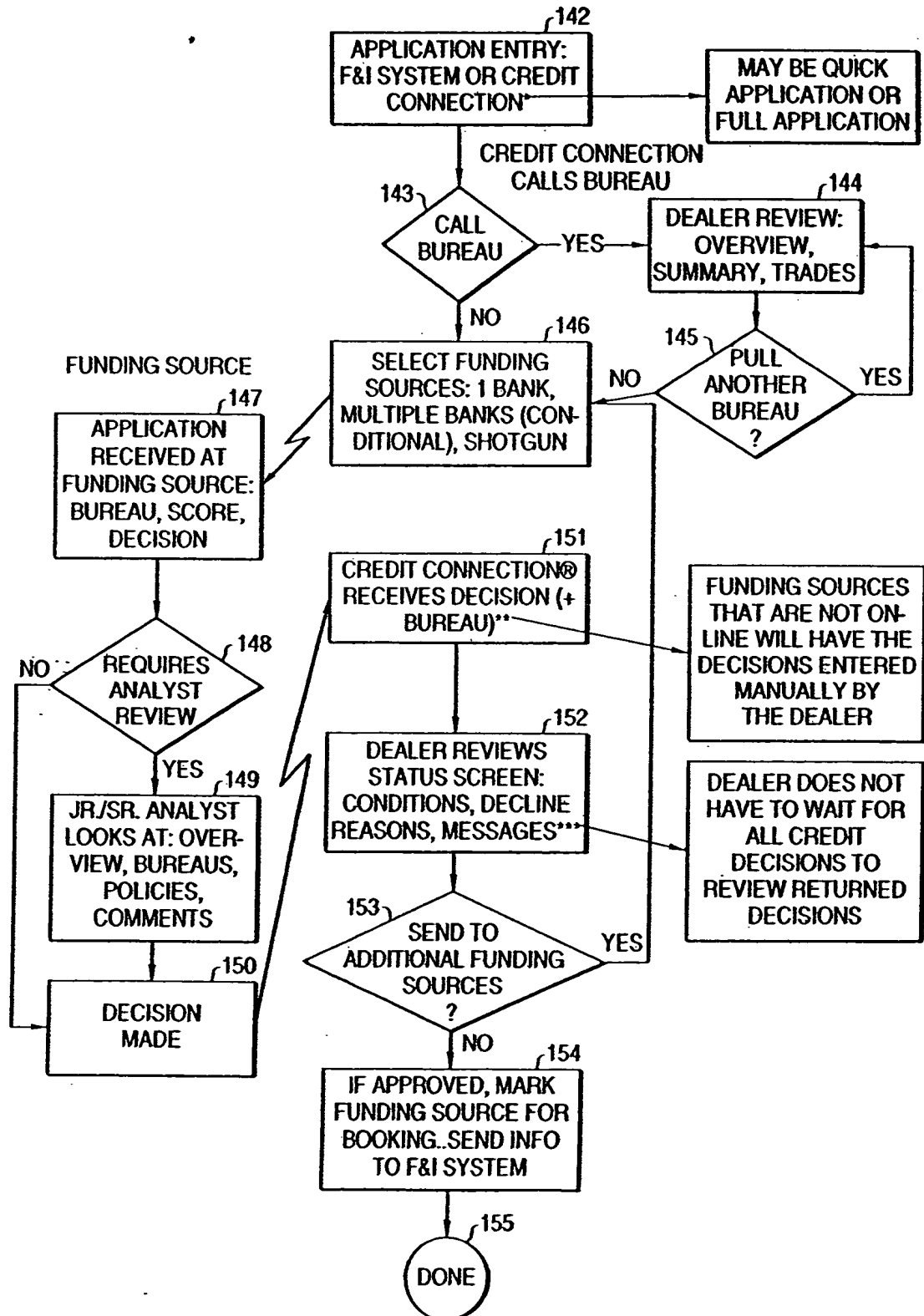
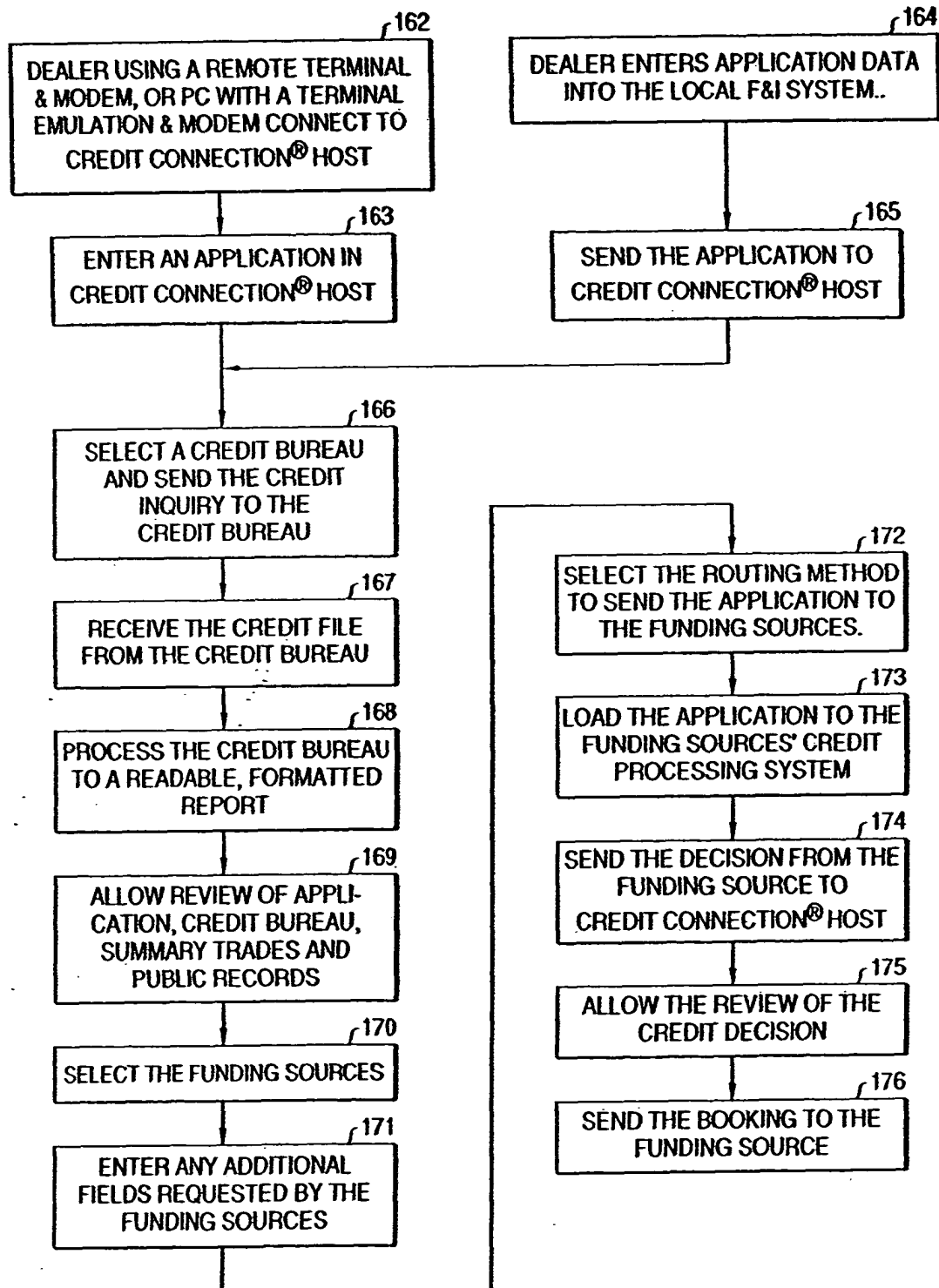


FIG. 1C



**FIG. 2**

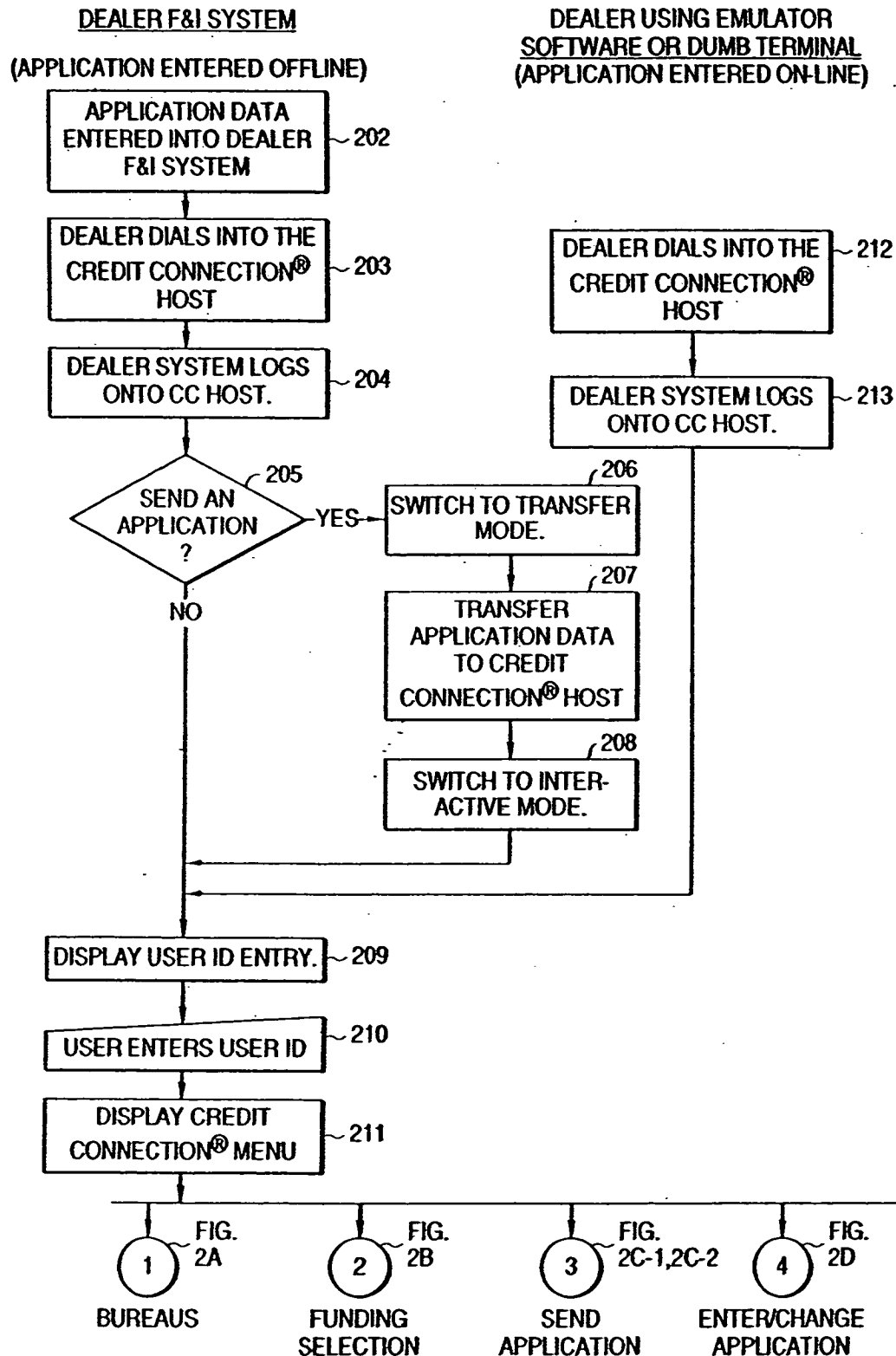


FIG. 2A

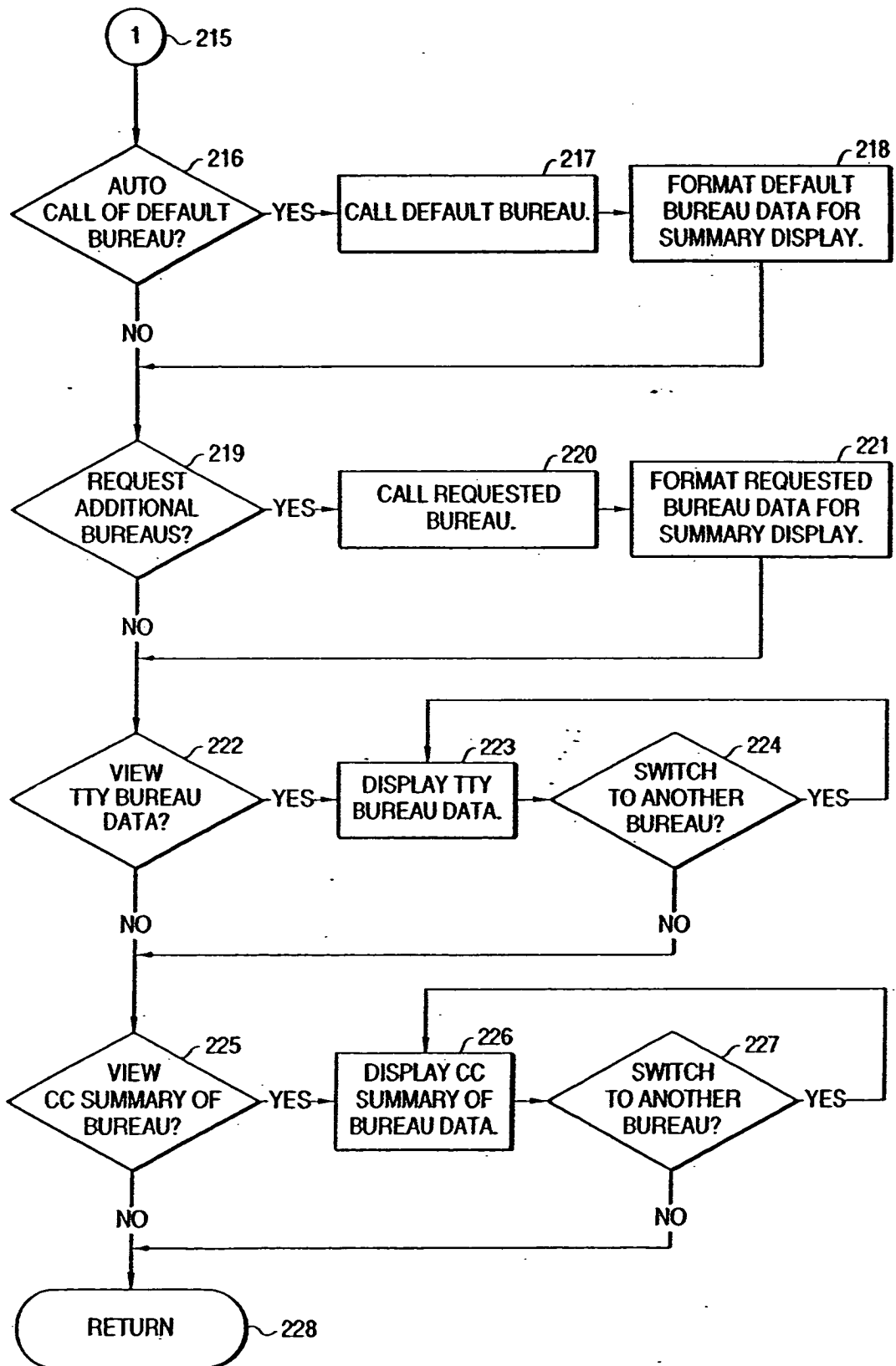


FIG. 2B

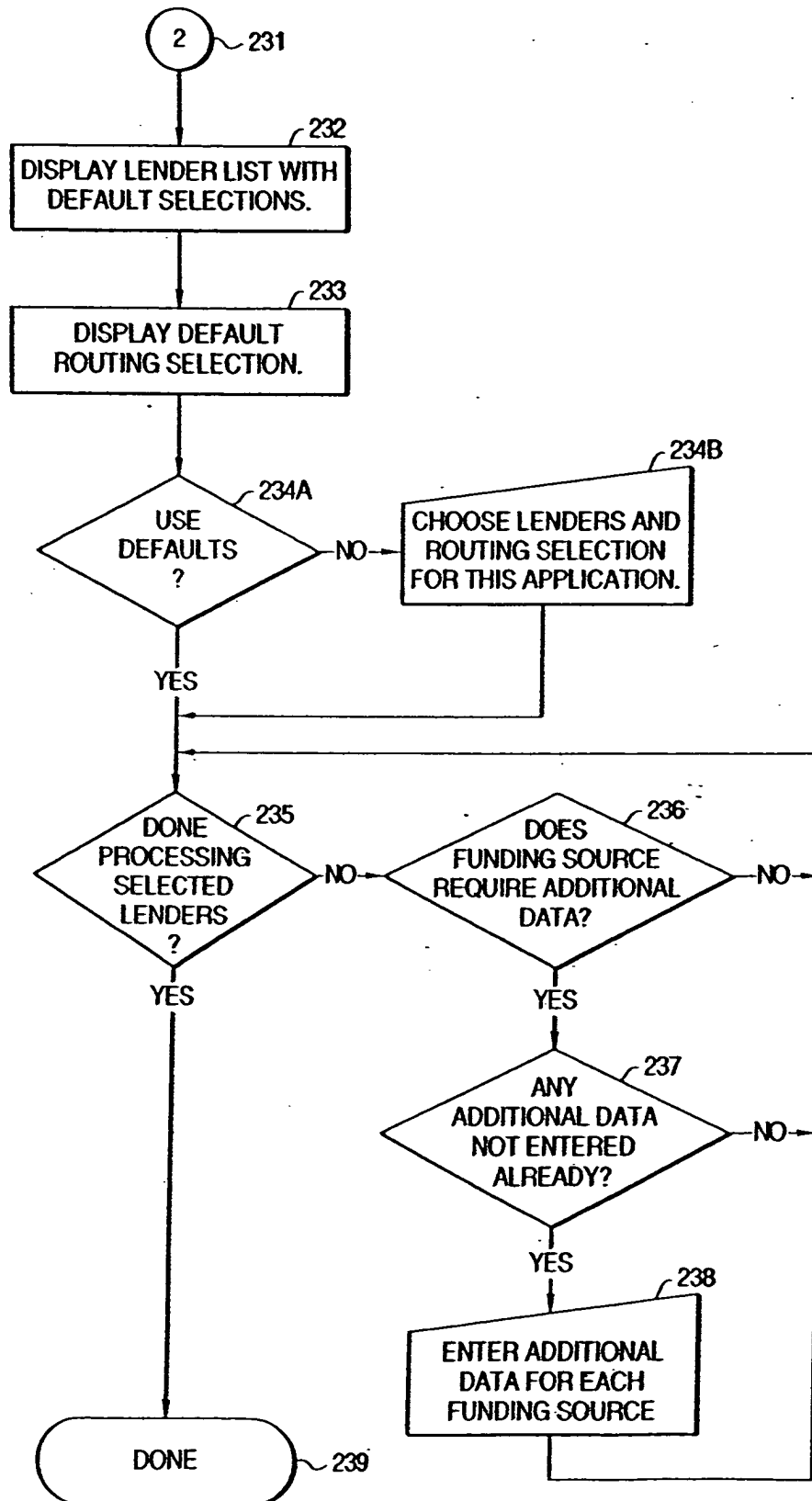


FIG. 2C-1

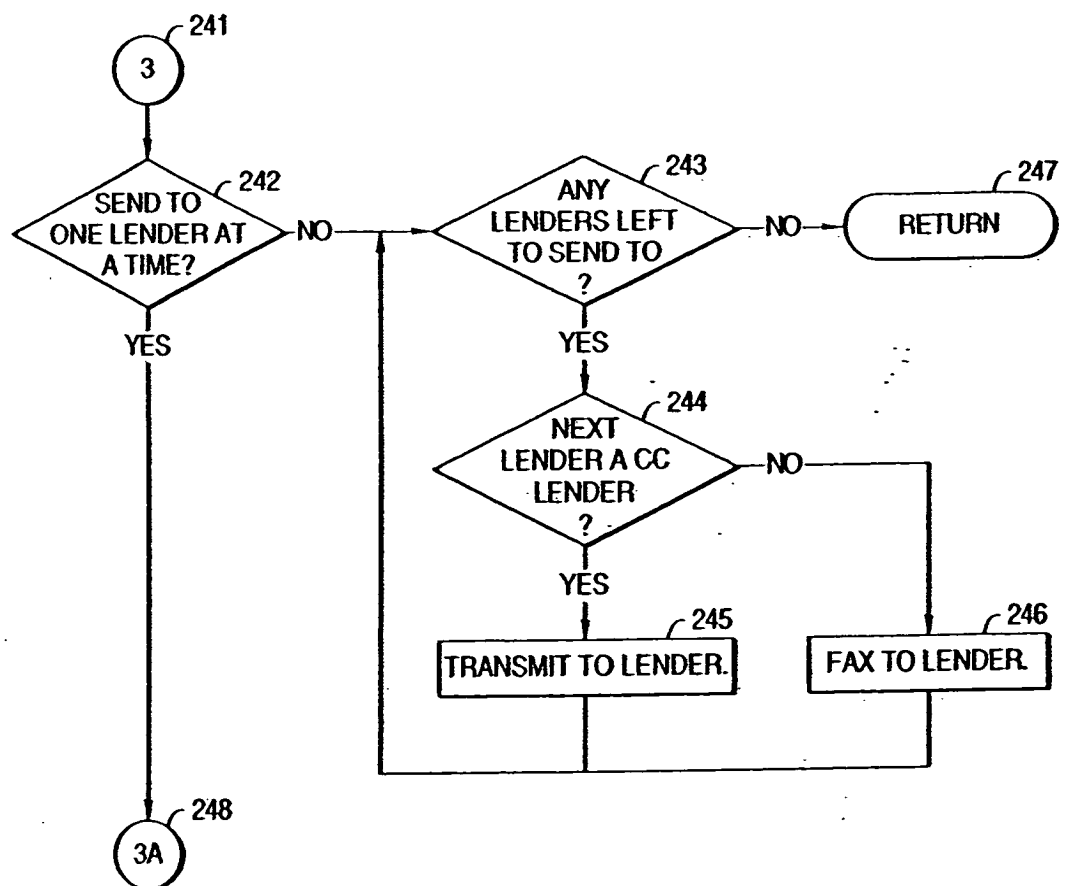
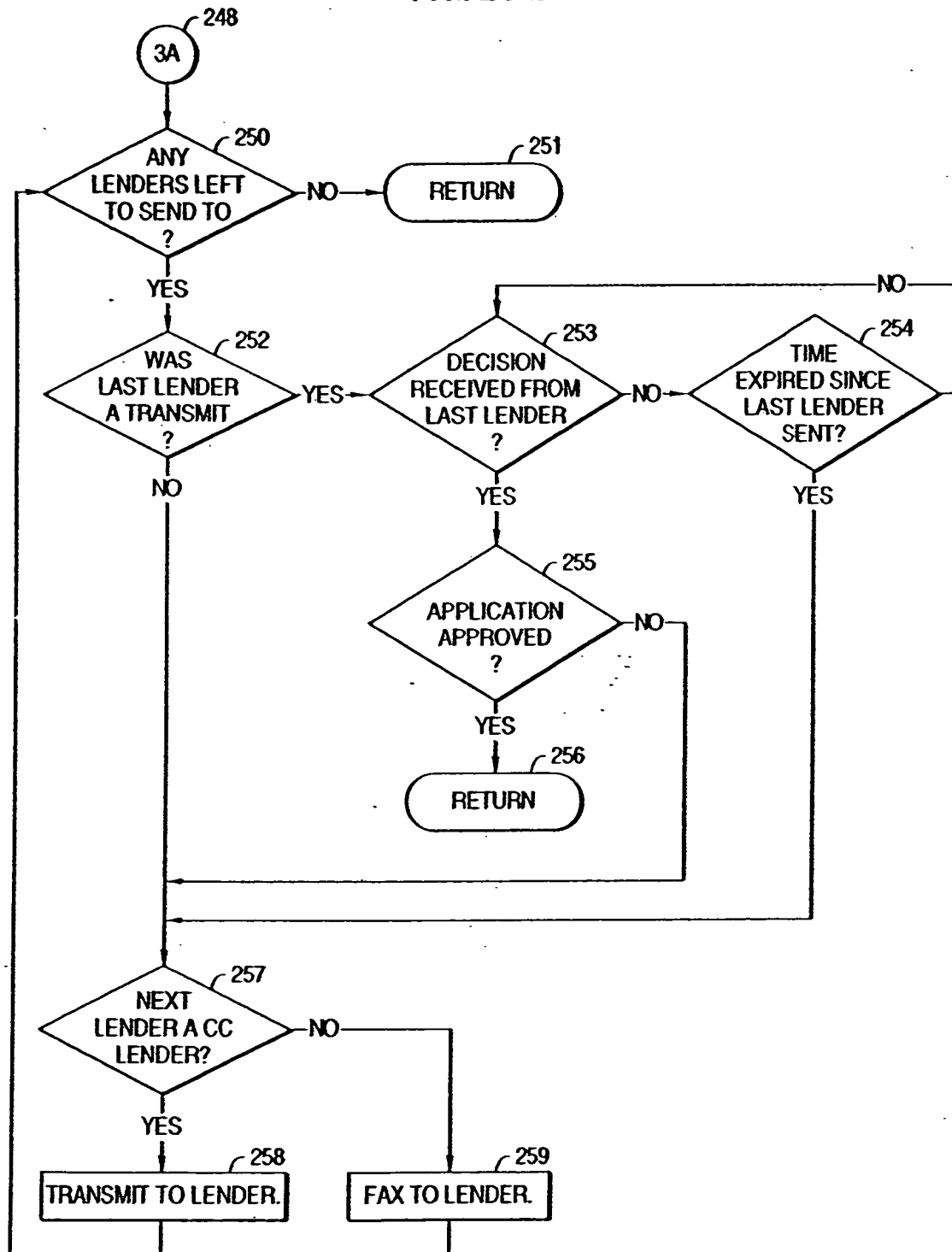
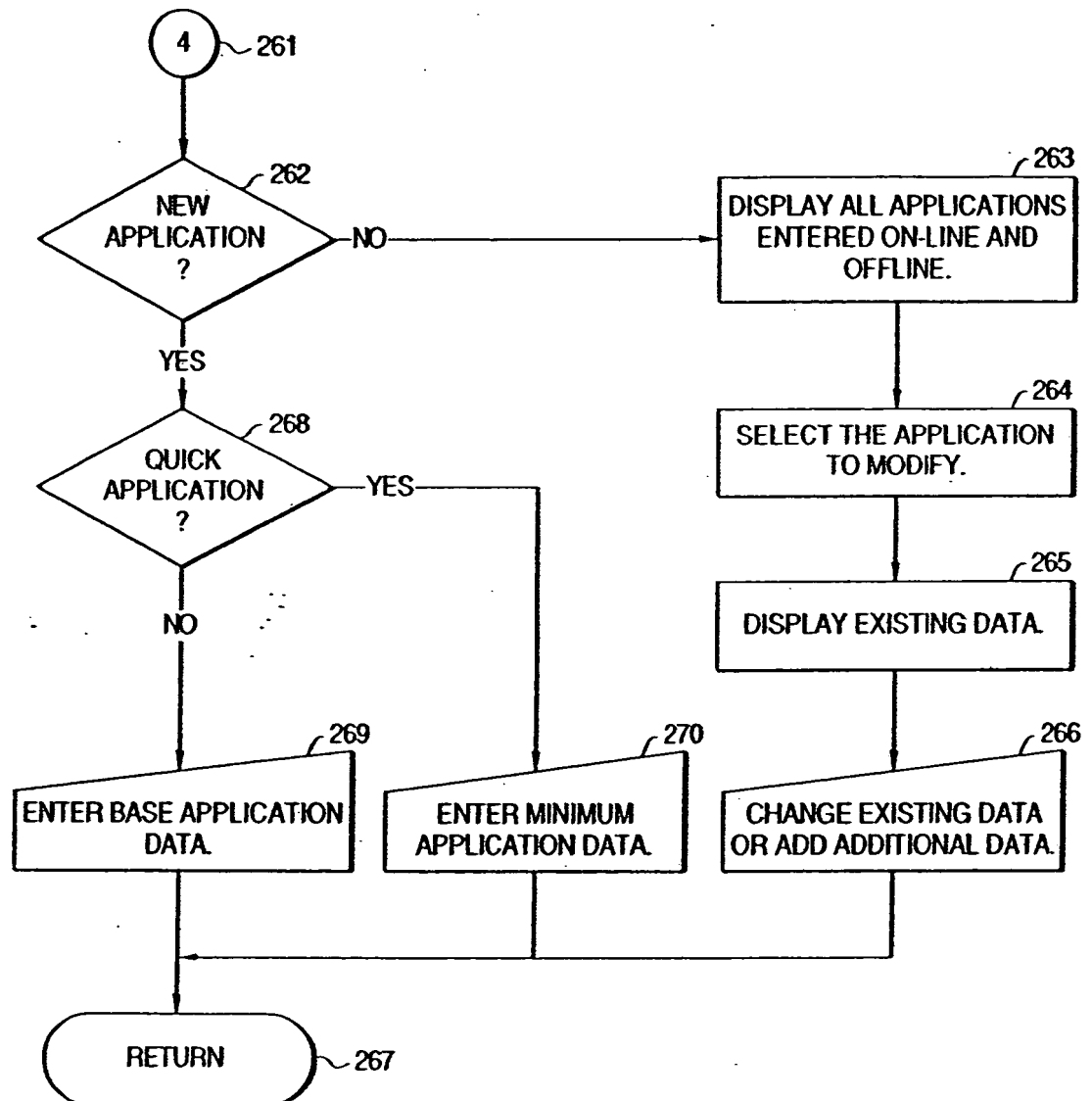


FIG. 2C-2





**FIG. 2D**



CREDIT CONNECTION®

2:18 PM

MAIN MENU

1. APPLICATION ENTRY
2. QUICK APPLICATION ENTRY
3. PENDING DECISION
4. PENDING DELIVERY

- U. UTILITIES  
X. EXIT USER

LATEST NEWS FROM CMSI 2:46 AM

THE SYSTEM WILL BE UNAVAILABLE TOMORROW OCTOBER  
6, FROM 7:00 AM TO 7:15 AM DUE TO SCHEDULED HARDWARE  
MAINTENANCE. IF YOU HAVE ANY QUESTIONS PLEASE CALL CMSI AT  
(800) 777 2674 EXT 456. THANKS FOR YOUR CO-OPERATION.

CHOOSE A MENU ITEM OR PRESS F12 ANYTIME FOR MORE OPTIONS

FIG. 3A

# CREDIT CONNECTION®

VERSION 1.0 -- DEALERS CREDIT PROCESSING SYSTEM  
COPYRIGHT 1994 CREDIT MANAGEMENT SOLUTIONS, INC.

ENTER USERID: \_\_\_\_\_ ENTER PASSWORD: \_\_\_\_\_

ENTER YOUR USERID OR TYPE EXIT TO EXIT CREDIT CONNECTION®

FIG. 3A1

CREDIT CONNECTION®

2:19 PM

MAIN MENU

- 1. APPLICATION ENTRY
- 2. QUICK APPLICATION ENTRY
- 3. PENDING DECISION
- 4. PENDING DELIVERY

U. UTILITIES  
X. EXIT USER

NEW/EXISTING: NEW

PERSONAL/BUSINESS: BUSINESS

INDIVIDUAL/JOINT/NONE: J

LOAN/LEASE/BALLOON: L

ENTER (L)OAN, L(E)ASE, (B)ALLOON

FIG. 3B

BUSINESS INFORMATION			
BUSINESS NAME:	TYPE: _		
ADDRESS :			
CITY :	COUNTRY: _	STATE: _	ZIP: _
TAX ID :	PHONE: ( ) _		HOW LONG?: _

BUSINESS MISC	
NATURE OF BUSINESS :	
NET PROFIT : \$0.00	NET WORTH: \$0.00
DUN & BRADSTREET NO.:	
AFFILIATE/SUBSIDIARY :	

BUSINESS OFFICERS			
OFFICER NAME:	TITLE:	PERCENT OWNER: 0.00	SIGNING OFFICER?: NO
OFFICER NAME:	TITLE:	PERCENT OWNER: 0.00	SIGNING OFFICER?: NO
OFFICER NAME:	TITLE:	PERCENT OWNER: 0.00	SIGNING OFFICER?: NO

CREDIT CONNECTION®      0      (\$0.00)      2:19 PM  
ENTER THE BUSINESS'S NAME.

FIG. 3B(1)

REFERENCE NO 2220		THE BUSINESS (NEW FIRST GUARANTOR, NEW SECOND GUARANTOR)				PENDING
FIRST NAME: _____		APPLICANT NAME AND ADDRESS				
SS NO	_____	M.I. : _____	LAST: _____	SUFFIX: _____	DEPEN. : 0	
DOB	____/____/____	PHONE: (____) _____	MARITAL : _____			
ADDRESS	_____	COUNTY: _____	STATE: _____	ZIP: _____	HOW LONG : 0 0	
CITY	_____	LANDLORD: _____	RENT: \$0			
RES TYPE	_____					
PREV ADDR:		APPLICANT PREVIOUS ADDRESS				
CITY	_____	COUNTY: _____	STATE: _____	ZIP: _____	HOW LONG : 0 0	
RELATIVE	_____	APPLICANT'S RELATIVE				
ADDRESS	_____					
CITY	_____	STATE: _____	ZIP: _____			
PHONE	_____	RELATIONSHIP: _____				
CREDIT CONNECTION®		0 (\$0.00)		2:19 PM		
ENTER THE APPLICANT'S FIRST NAME.						

FIG. 3C

REFERENCE NO 2220	THE BUSINESS (JONES BOB J, NEW SECOND GUARANTOR)	PENDING
APPLICANT EMPLOYMENT		
EMPL TYPE: Q OTHER		
EMPLOYER:		
ADDRESS:		
CITY:	STATE: ZIP: HOW LONG: Q Q MILITARY?: -	
PHONE: ( ) -	OCCUPATION: GROSS SALARY: \$0 BASIS: M MONTH	
APPLICANT PREVIOUS EMPLOYMENT		
PREV EMPL:		
ADDRESS:	STATE: ZIP: HOW LONG: 0 0	
CITY:		
PHONE:		
APPLICANT EMPLOYMENT MISC		
GROSS MTHLY AMT: \$0		
OTHER INCOME SOURCE:		
CREDIT CONNECTION®	0 (\$0.00)	2:19 PM
ENTER (S)ELF EMPLOYED OR (O)THER		

FIG. 3D

AUTO COLLATERAL INFORMATION											
CASH PRICE	:	\$	0.00	FINANCE CHARGE	:	\$	0.00	MO. INSTALLMENTS OF	:	\$	0.00
BALLOON PMT	:	\$	0.00	PAYABLE IN	:	\$	0.00	MILAGE	:	\$	0.00
DOWN PMT: CASH	:	\$	0.00	APR	:	0.0000		VIN	:		
REBATE	:	\$	0.00	NCIC	:	\$	0.00		:		
NET TRADE	:	\$	0.00	OWED	:	\$	0.00		:		
TRD ALLOW	:	\$	0.00	TYPE	:	YR	Q	MAKE	:	MODEL	:
UNPAID BALANCE	:	\$	0.00	TRADE IN VIN	:			BODY STYLE	:		
OTH CHARGES	:	\$	0.00	MAKE	:			MODEL	:		
AMOUNT FINANCED	:	\$	0.00	POWER SEATS	:	N		SUN ROOF	:	N	
AUTO TRANS	:	N		AIR COND	:	N		VINYL ROOF	:	N	
TRANS SPEED	:	-		FM STEREO	:	N		CRUISE CONTROL	:	N	
	:			TAPE DECK	:	N		SPORTS WHEELS	:	N	

11:09 AM

CREDIT CONNECTION®  
ENTER THE CASH PRICE, INCLUDING TAX, TITLE, REG. FEES.

0 (\$0.00)

FIG. 3E



REFERENCE NO 2220		THE BUSINESS (JONES BOB J, NEW SECOND GUARANTOR)		PENDING	
CHECKING# : _____		BANK ACCOUNT INFORMATION _____		BANK: _____	
SAVINGS# : _____		CREDITOR INFORMATION _____		MONTHLY PAYMENTS	
NAME OF CREDITOR		ADDRESS		ACCOUNT NO	
REPOSESSION? : NO		LAST CAR FINANCED		DRIVER'S LICENSE NO : _____	
DATE : _____		YEAR : 00		STATE : _____	
BANKRUPTCY : NO		MAKE : _____		INS COMP : _____	
ENDORSE/GUARANTOR? : NO		MODEL : _____		POLICY# : _____	
JUDGEMENT? : NO		CREDITOR : _____		EXP. DT : _____	
		BALANCE : \$0		COLL : N	
		DATE PAID : _____		LIAB : N	
		TRADE IN? : NO		COMP : N	
				OTHER: N	
CREDIT CONNECTION®		0 (\$0.00)		2:19 PM	

FIG. 3F

REFERENCE NO 2220		THE BUSINESS (JONES BOB J, NEW SECOND GUARANTOR)				PENDING	
FIRST NAME: _____		M.I.: _____		LAST: _____		SUFFIX: _____	
SS NO : _____		DOB: ____/____/____		PHONE: (____) _____		RELATIONSHIP TO APPL: _____	
ADDRESS : 1 _____		COUNTY: HOWARD		STATE: MD		ZIP: 21222	
CITY : COLUMBIA		LANDLORD: MORTGAGE COMPANY		RENT: \$1,600		HOW LONG : 2 2	
RES TYPE : Q RENT/LEASE							
PREV ADDR: _____		CO-APPLICANT PREVIOUS ADDRESS					
CITY : _____		COUNTY: _____		STATE: _____		ZIP: _____	
						HOW LONG : 0 0	

CREDIT CONNECTION® 0 (\$0.00) 2:19 PM

ENTER THE CO-APPLICANT'S MORTGAGE HOLDER / LANDLORD.

FIG. 3G

REFERENCE NO 2220	THE BUSINESS (JONES BOB J, JONES MARY M)	PENDING
CO-APPLICANT EMPLOYMENT		
EMPL TYPE: 0 OTHERS		
EMPLOYER:		
ADDRESS:		
CITY:	STATE:	ZIP:
PHONE:	OCCUPATION:	HOW LONG: 0 0 MILITARY?: -
		GROSS SALARY: \$0 BASIS: 12 MONTH
CO-APPLICANT PREVIOUS EMPLOYMENT		
PREV EMPL:		
ADDRESS:	STATE:	ZIP:
CITY:		HOW LONG: 0 0
PHONE:		
CO-APPLICANT EMPLOYMENT MISC		
OTHER INCOME SOURCE:	GROSS MTHLY AMT: \$0	
CREDIT CONNECTION®	0 (\$0.00)	2:19 PM
ENTER (S)SELF EMPLOYED, (O)THER		

FIG. 3H

REFERENCE NO 2220
THE BUSINESS (JONES BOB J, JONES MARY M)
PENDING

CHECKING#:
BANK:
SAVINGS#:
BANK:

NAME OF CREDITOR
ADDRESS
ACCOUNT NO
MONTHLY PAYMENTS
\$0
\$0
\$0

REPOSESSION? : NO
DATE :
BANKRUPTCY : NO
ENDORSE/GUARANTOR? : NO
JUDGEMENT? : NO
CO-APPLICANT CREDIT INFORMATION
CO-APPLICANT CREDITORS INFORMATION
CO-APPLICANT BANK ACCOUNT INFORMATION

CREDIT CONNECTION®

0 (\$0.00)

2:19 PM

FIG. 3I

REFERENCE NO 2220

THE BUSINESS (JONES BOB J, JONES MARY M)

PENDING

VIN : \_\_\_\_\_

VEHICLE IDENTIFICATION NUMBER \_\_\_\_\_

MILEAGE : 0

TYPE : \_\_\_\_\_

YR : 0

MAKE : \_\_\_\_\_

MODEL : \_\_\_\_\_

BODY STYLE : \_\_\_\_\_

AUTO COLLATERAL INFORMATION

AUTO TRANS : N

TRANS SPEED : \_\_\_\_\_

FOUR WD : N

POWER BRAKES : N

POWER STEER : N

POWER WINDOWS : N

POWER SEATS : N

AIR COND : N

FM STEREO : N

TAPE DECK : N

SUN ROOF : N

VINYL ROOF : N

CRUISE CONTROL : N

SPORTS WHEELS : N

YR : 0

MAKE : \_\_\_\_\_

MODEL : \_\_\_\_\_

BODY STYLE : \_\_\_\_\_

AUTO TRADE-IN INFORMATION

CREDIT CONNECTION®

ENTER THE V.I.N. FOR THE AUTOMOBILE.

0 (\$0.00)

2:19 PM

FIG. 3J

REFERENCE NO 2220

THE BUSINESS (JONES BOB J, JONES MARY M)

PENDING

CASH PRICE		:	\$	0.00	BALLOON PMT	:	\$	0.00
SALES TAX		:	\$	0.00				
DMV		:	\$	0.00	EST APR	:	0.0000	
TOTAL DELIVERED		:	\$	0.00	EST TERM	:	0	
		:	\$		EST MONTHLY PAYMENT:	\$	0.00	
CASH		:	\$	0.00	INVOICE COST	:	\$	0.00
REBATE		:	\$	0.00	MSRP	:	\$	0.00
TRD ALLOW		:	\$	0.00				
OWED		:	\$	0.00				
NET TRADE		:	\$	0.00				
TOTAL DOWN PAYMENT		:	\$	0.00				
UNPAID BALANCE		:	\$	0.00				
OTHER CHARGES, FEES:		:	\$	0.00				
AMOUNT FINANCED		:	\$	0.00				

CREDIT CONNECTION®

0 (\$0.00)

2:19 PM

ENTER THE CASH PRICE, INCLUDING TAX, TITLE, REG. FEES.

FIG. 3K

REFERENCE NO 2220

THE BUSINESS (JONES BOB J, JONES MARY M)

PENDING

COMMENTS

CREDIT CONNECTION®

0 (\$13,060.00)

2:19 PM

FIG. 3L

CREDIT CONNECTION®

2:55 PM

MAIN MENU

- 1. APPLICATION ENTRY      U. UTILITIES
- 2. QUICK APPLICATION ENTRY    X. EXIT USER
- 3. PENDING DECISION
- 4. PENDING DELIVERY

PERSONAL/BUSINESS: BUSINESS  
INDIVIDUAL/JOINT/NONE: J  
LOAN/LEASE/BALLOON: L

ENTER (L)OAN, L(E)ASE, (B)ALLOON

FIG. 3M



REFERENCE NO 2231	NEW BUSINESS APP (NEW FIRST GUARANTOR, NEW SECOND GUARANTOR)				PENDING
QUICK BUSINESS INFORMATION					
BUSINESS NAME:		TYPE: _			
ADDRESS:					
CITY:	COUNTY:	STATE: _	ZIP: _		
TAX ID:					
QUICK APPLICANT NAME AND ADDRESS					
FIRST NAME:	M.I.:	LAST:	SUFFIX:		
SS NO:	DOB:				
ADDRESS:	COUNTY:	STATE:	ZIP:		
CITY:					
QUICK CO-APPLICANT NAME AND ADDRESS					
FIRST NAME:	M.I.:	LAST:	SUFFIX:		
SS NO:	DOB:				
ADDRESS:	COUNTY:	STATE:	ZIP:		
CITY:					

CREDIT CONNECTION®      0      (\$0.00)      2:55 PM

ENTER THE BUSINESS'S NAME.

FIG. 3N

CREDIT CONNECTION®

PENDING DECISION QUEUE

2:57 PM

REMARKS	REF NO	APP/BUSINESS	CO-APP/GUARANTOR	BANK DECISION	BANK DECISION	INITIATED
CALLING CBI	2232	RECH				09/01 14:56
CALLING CBI	2233	BREAD PLAGE	BRUNO FRANK			09/01 14:57
	2234	FINK TED				09/01 14:58

<PAGE>

THIS IS THE LAST PAGE.

CONSTRAINTS

WEEKS : ALL

(F1) ENTER REF NO (F2) ENTER NAME (F3) MODIFY CONSTRAINTS

FIG. 30

REFERENCE NO 1404

ANDREWS LEE (ANDREWS REBECCA I SR)

NABK (DECLINE)

PENDING DECISION MENU

- |                                   |                                  |
|-----------------------------------|----------------------------------|
| A. DISPLAY APPLICATION            | B. DISPLAY CREDIT BUREAU         |
| D. LENDER DECISIONS               | C. CREDIT BUREAU SUMMARY         |
| L. ADD CO-APPLICANT               | P. DISPLAY PUBLIC RECORDS        |
| M. MODIFY APPLICATION INFORMATION | R. REQUEST ADDITIONAL BUREAUS    |
| O. APPLICATION OVERVIEW           | T. DISPLAY TRADES                |
| S. SEND APPLICATION TO LENDERS    | X. REDIRECT APPLICATION AND EXIT |

CREDIT CONNECTION®

CHOOSE A MENU ITEM USING THE ARROW KEYS OR A NUMBER.

0

(\$13,300.00)

9:48 AM

FIG. 3P

REFERENCE NO 1404

ANDREWS LEE (ANDREWS REBECCA I SR)

NABK (DECLINE)

LENDER		CONTACT		PHONE		LENDER DECISIONS		APPROVAL AMT		TERM		RATE		DECISION COMMENT	
NATIONS BANK		TERESA HINSON		(919) 742-7384		APP NO		20308						DECLINE	
US BANCORP		TOM BOND		(503) 547-2345										DECLINE	

DETAILS

DECISION : DECLINE  
COMMENT:  
SEND DATE: 08/18 15:47 RECEIVE DT: 08/18 15:47 TURNAROUND IN MINUTES: 1  
TURN DOWN REASONS  
DELINQUENT ACCOUNTS OR A LOW NUMBER OF SATISFACTORY ACCOUNTS  
TYPE OF (OR LACK OF) CREDIT CARDS  
OLDER AGE OF ITEM PROPOSED FOR FINANCING  
DELINQUENT ACCOUNTS OR A LOW NUMBER OF SATISFACTORY ACCOUNTS

ENTERED BY :

[F1] BOOK THE DEAL WITH THIS LENDER [F2] ENTER DECISION MANUALLY

CREDIT CONNECTION®

0 (\$13,300.00)

9:48 AM

FIG. 3Q

REFERENCE NO 1404

ANDREWS LEE (ANDREWS REBECCA I SR)

NABK (DECLINE)

APPLICATION OVERVIEW

APPLICANT INFORMATION

NAME : ANDREWS LEE  
PH : (410) 555 - 5555  
DOB : 01/01/80 AGE : 34  
RES : OWN RENT/MTG : \$950  
EMP : ACME EMPLOYERS  
OCC : E  
AUTO : 0

TIME : 10 Y 6M  
TIME : 8 Y 0M  
INCOME : \$25,000

PRICE : \$23,000.00  
DOWN : \$12,000.00  
REQUEST AMT : \$13,300.00

TERM : 60

CO-APPLICANT INFORMATION

NAME : ANDREWS REBECCA I SR  
PH : (410) 555 - 5555  
DOB : 12/12/55 AGE : 39  
RES : OWN RENT/MTG : \$950  
EMP : VISA  
OCC : CIVIL ENGINEER

TIME : 10 Y 6M  
TIME : 12 Y 2M  
INCOME : \$13,333

PRICE : \$23,000.00  
DOWN : \$12,000.00  
REQUEST AMT : \$13,300.00

TERM : 60

BUREAU INFORMATION

BUREAU : CBI (1 OF 1 FILES)  
TRADES : 7 INQUIRIES : 0  
DEBT RATIO : 100.05

DEROG TRADES / FRAUD / SS# DIFFERS / SUFFIX DIFFERS  
PUBLIC RECORDS : 0

OLDEST INQ/TRD OPEN : 10/01/82  
MAJOR DEROGATORIES : 3  
INST/REV LATE 30 : 3/0

LATEST : 02/01/91  
MINOR : 1 SATISFACTORY : 3  
LATE 60 : 4/0  
LATE 90 : 5/0

CBI

CREDIT CONNECTION®

USE THE LEFT AND RIGHT ARROW KEYS TO CHANGE THE BUREAU.

0 (\$13,300.00)

9:48 AM

FIG. 3R

REFERENCE NO 1404

ANDREWS LEE (ANDREWS REBECCA I SR)

NABK (DECLINE)

LENDER NAME	CONTACT	SEND APPLICATION TO LENDERS		SEND DATE	RECEIVE DATE	STATUS
USBK US BANCORP	MICHAEL F. LUITEN	PHONE	SEND BY	07/08 14:52	07/08 14:58	DECLINE
		(206) 450-5860	CRCONNECTION			

<PAGE>

THIS IS THE LAST PAGE  
CREDIT CONNECTION®

[RETURN] SEND [F1] ENTER LENDERS

0 (\$13,300.00)

9:48 AM

FIG. 3S

REFERENCE NO 1404

ANDREWS LEE (ANDREWS REBECCA I SR)

NABK (DECLINE)

LENDER NAME	CONTACT	SEND APPLICATION TO LENDERS	SEND DATE	RECEIVE DATE	STATUS
USBK US BANCORP	MICHAEL F. LUITEN	PHONE (206) 450 - 5860	07/08 14:52	07/08 14:58	DECLINE

SEND BY CRCONNECTION

<PAGE>

FIRST LENDER :      SECOND LENDER :      THIRD LENDER :      SEND TO ALL ONE BY ONE: ONE BY ONE

(RETURN) SEND [F1] ENTER LENDERS

CREDIT CONNECTION®

0 (\$13,300.00)

9:48 AM

FIG. 3T

REFERENCE NO 1404

CBI (1 OF 1 FILES INCLUDED)

NUMBER OF LINES: 44

ANDREWS LEE (ANDREWS REBECCA I SR)

NABK (DECLINE)

CBI FOR APPLICATION 1404

001 UNKNOWN CREDIT BUREAU -- CONTACT YOUR SYSTEM ADMINISTRATOR

BEACON IS TEMPORARILY UNAVAILABLE.

SAFESCAN WARNING: IS SS# A TYPO ERROR? SS# OUT OF RANGE.

\*ANDREWS, LEE, JR., CATHY SINCE 05/00/72 FAD 03/19/91  
8827, MITCHELL, DR, DECATUR, GA, 30032, DAT RPTD 04/90  
23929, MAIN, DECATUR, GA, 30032, DAT RPTD 12/90  
FN-ANDROPOLIS LEEWISKI, JR  
MAR-M, DEPS-4, BDS-06/12/47, SSS-142-71-7890  
00 ES-, EMPLOYER

CBI [F1] FIND

CREDIT CONNECTION®

0 (\$13,300.00)

9:48 AM

USE THE LEFT AND RIGHT ARROW KEYS TO CHANGE THE BUREAU.

FIG. 3U



CREDIT BUREAU SUMMARY FOR CBI (1 OF 1 FLIES INCLUDED)									
TRADES (OPEN OR CLOSED)									
PUBLIC RECORDS	7	TRADES (OPEN)							6
MAJOR DEROGATORY	0	BANK REVOLVING AND NATIONAL CREDIT CARDS							0
MINOR DEROGATORY	3	BANK INSTALLMENT AND OTHERS							2
SATISFACTORY	1	DEPARTMENT STORES							1
INQUIRIES IN PAST SIX MONTHS	3	FINANCE COMPANIES							2
INQUIRY/TRADE OPENING	0	OTHERS							1
OLDEST: 10/01/82		REVOLVING ACCOUNTS							2
LATEST: 02/01/91		INSTALLMENT ACCOUNTS							4
30 DAYS: 3									
60 DAYS: 4									
90 DAYS: 5									
30 DAYS: 0									
60 DAYS: 0									
90 DAYS: 0									
TOTAL BALANCE (REV: \$ 660 INST: \$ 8,498)		DEBT RATIO							\$ 38,354 / \$38,333 = 100.05%
HIGHEST CREDIT REVOLVING		BUREAU SERVICE SCORE (APPLICANT)							
HIGHEST CREDIT INSTALLMENT		BUREAU SERVICE SCORE (CO-APPLICANT)							
		DEROG TRADES / FRAUD / SS# DIFFERS / SUFFIX DIFFERS							
TRADE RATINGS (AS OF LAST REPORTED DATE)	0	1	2	3	4	5	6	7	8
PRESENT RATINGS	0	4	0	1	0	1	0	0	0
PAST DELINQUENCY		0	1	0	1	1	0	0	1

REFERENCE NO 1404

ANDREWS LEE (ANDREWS REBECCA I SR)

NABK (DECLINE)

PUBLIC RECORDS FROM CBI (1 OF 1 FILES INCLUDED)

DESCRIPTION	Q	SEVERITY	FILED	REPORTED	SETTLED	AMOUNT	BALANCE	COURT #
-------------	---	----------	-------	----------	---------	--------	---------	---------

CBI

NO RECORDS AVAILABLE.

CREDIT CONNECTION®

USE THE LEFT AND RIGHT ARROW KEYS TO CHANGE THE BUREAU.

0 (\$13,300.00)

9:48 AM

FIG. 3W

REFERENCE NO 1404

ANDREWS LEE (ANDREWS REBECCA I SR)

NABK (DECLINE)

CHOOSE A BUREAU TO CALL

- 1. CBI
- 2. TRW
- 3. TRU

CREDIT CONNECTION®

0 (\$13,300.00)

9:48 AM

FIG. 3X

REFERENCE NO 1404

ANDREWS LEE (ANDREWS REBECCA / SR)

NABK (DECLINE)

UNIQUE TRADES FROM FROM CBI (1 OF 1 FILES INCLUDED)

NAME	OWN	TYPE	OPEN	OPEN	REPORT	PAYMENT HISTORY	HC/ORIGBL	BALANCE	TERMS	ORIG PMT	PMT
HFC	A	I	YES	10/85	02/91		1,248	1,647	36	19,764	19,764
HFC	A	I	YES	10/82	02/91		1,647	1,330	36	15,960	15,960
FNB ATL	A	I	YES	08/88	02/91		10,000	5,321	0	350	350
RICH'S	A	R	YES	07/89	02/91		860	660	0	55	55
TRUST COMP	A	I	YES	11/89	02/91		259	200	0	25	25
TRUST COMP	A	I	NO	03/90	02/91		5,000	0	0	0	0
LEARNERS	A	R	YES	04/84	02/91		200	0	0	0	0

TRADE DETAIL

TRADE NAME : HFC ACCOUNT#: 32081-44888 DESIGNATOR: J INDUSTRY: F MEMBER#: 401FP3300  
 CURRENT RATE : 1 PAYS ACCOUNT AS AGREED TIMES LATE 30: 0 LATE 60: 0 LATE 90: 0  
 PAST RATE :

APP DEBT: 1,900 PMT: 300 BUREAU DEBT: 36,154 TOTAL DEBT: 38,354 TOTAL INCOME: 38,333 DEBT RATIO: 100.05%  
 CBI [RETURN] CHANGE PAYMENT

CREDIT CONNECTION®

USE THE LEFT AND RIGHT ARROW KEYS TO CHANGE THE BUREAU. 0 (\$13,300.00)

9:48 AM

FIG. 3Y

REFERENCE NO 1404

ANDREWS LEE (ANDREWS REBECCA I SR)

NABK (DECLINE)

SELECT NEXT STATION

PENDING DECISION

PENDING DELIVERY

COMPLETED

CREDIT CONNECTION®

0 (\$13,300.00)

9:48 AM

FIG. 3Z

3:27 PM

CREDIT CONNECTION®

REMARKS	REF NO	APP/BUSINESS	CO-APP/GUARANTOR	PENDING DELIVERY QUEUE	BANK DECISION	BANK DECISION	BANK DECISION	INITIATED
	22137	KELLER JERRY J	KELLER LAURAJ	SIGN PENDING	NABK MESSAGE			06/21 11:09

CONSTRAINTS

WEEKS : ALL

THIS IS THE LAST PAGE.      [F1] ENTER REF NO [F2] ENTER NAME [F3] MODIFY CONSTRAINTS

FIG. 3AA

PENDING DELIVERY MENU

- |                                   |                                  |
|-----------------------------------|----------------------------------|
| A. DISPLAY APPLICATION            | B. DISPLAY CREDIT BUREAU         |
| D. LENDER DECISIONS               | C. CREDIT BUREAU SUMMARY         |
| L. ADD CO-APPLICANT               | P. DISPLAY PUBLIC RECORDS        |
| M. MODIFY APPLICATION INFORMATION | R. REQUEST ADDITIONAL BUREAUS    |
| O. APPLICATION OVERVIEW           | T. DISPLAY TRADES                |
| S. SEND APPLICATION TO LENDERS    | X. REDIRECT APPLICATION AND EXIT |

CREDIT CONNECTION®

CHOOSE A MENU ITEM USING THE ARROW KEYS OR A NUMBER.

0 (\$0.00)

2:50 PM

FIG. 3AB

3:28PM

# LENDER LOOKUP

## LENDER LIST

LENDER NAME	CITY	ST	CONTACT	PHONE	CC/FAX FAX	ACTIVE
Firs	CHARLOTTE	NC	PATTY MEEHAN	(919) 848-4747 474	FAX (919) 848-7464	ACTIVE
sign	BALTIMORE	MD	RICH KIRKWOOD	(410) 484-8484 844	FAX (410) 484-8487	ACTIVE
CITZ	ELLICOTT CITY	MD	ANGELA COOPER	(410) 848-8888	FAX (410) 848-8744	ACTIVE
CITI	NEW YORK	NY	DAN KATZ	(212) 847-7477 444	FAX (212) 847-7488	ACTIVE
Chas	NEW YORK	NY	JOE SMITH	(212) 887-4888	FAX (212) 887-5647	ACTIVE
Well	SAN FRANCISCO	CA	SCOTT SMITH	(619) 767-6467	FAX (619) 767-4848	ACTIVE
JB	MACON	GA	ME	(410) 111-2222	FAX (410) 111-3333	ACTIVE
ALCO			NANCY SHEPPARD	(912) 471-2300	CC (912) 471-4844	ACTIVE

<PAGE>

## LENDER HISTORY

DAYS	TOTAL APPS	APPROVED	COND APPR	DECLINED	BOOKED	APPR/TOTAL %	BOOKED/TOTAL %	% OF TOTAL APPS
0 - 30	5	4	1	0	3	100	60	2
30 - 60	10	7	2	1	6	90	60	5
60 - 90	10	6	2	2	5	80	50	5

(RETURN) LENDER DETAILS

FIG. 3AC



CREDIT CONNECTION®

3:29 PM

SYSADM MAIN MENU

D. DEALER SETUP  
L. LENDER SETUP  
U. USER SETUP  
X. EXIT USER

LATEST NEWS FROM CMSI 2:46 AM  
THE SYSTEM WILL BE UNAVAILABLE TOMORROW OCTOBER  
6, FROM 7:00 AM TO 7:15 AM DUE TO SCHEDULED HARDWARE  
MAINTENANCE. IF YOU HAVE ANY QUESTIONS PLEASE CALL CMSI  
AT (800) 777 2674 EXT 456. THANKS FOR YOUR CO-OPERATION.

CHOOSE A MENU ITEM OR PRESS F12 ANYTIME FOR MORE OPTIONS.

FIG. 3AD

3:29 PM

## DEALER SETUP

**-DEALER SETUP-**

DEALER ID	:	AUTOHAUS	:	LAUREL	:	STATE:	MD	ZIP: 21227.
NAME	:	AUTOHAUS TISCHER	:	(301) 643-1600	:			
MANAGER	:	JOHN DOE	:	(410) 643-1645	:	BUREAU INFORMATION		
CONTACT	:	HOWARD WOODS	:		:	PRIMARY BUREAU:	CBI	SECONDARY BUREAU:
ADDRESS	:	123 FORT MEADE ST	:		:			
	:		:		:			
CITY	:		:		:			
PHONE	:		:		:			
FAX NUMBER	:		:		:			
	:		:		:			
SELECTION	:	A AUTO	:		:			
CBI ACCESS#	:	999Z500472-T3FYBS	:		:			
TRW ACCESS#	:	TCA13122250X1J	:		:			
TRU ACCESS#	:	17MAZ 00005276R58X	:		:			

[F1] UPDATE DEALER

**FIG. 3AE**

CURRENT LENDERS

LENDER	CC/FAX	ACCESS CODE
Firs		
sign	FAX	
CITZ	FAX	
CITI	FAX	
Chas	FAX	
Well	FAX	
JB	FAX	
ALCO	CC	
BOAT	CC	08474756
Banc	CC	
<PAGE>		

LENDER DETAILS

LENDER CD : 0001

LENDER : FIRST UNION

SHORT NAME: Firs

ACCESS CD :

CONTACT : PATTY MEEHAN

PHONE : (919) 848-4747 474

FAX : (919) 848-7464

ADDRESS : 1 MAIN AVENUE

CITY : CHARLOTTE

STATE: NC

ZIP: 87747-

ACTIVE : ACTIVE

[F1] ADD [F2] UPDATE [F3] DELETE

FIG. 3AF

3:31 PM

USER SETUP

CURRENT USERS

USER ID	NAME	GSP	IN USE
andy	Andy Mayers		NO
arv	arv	MASTER	NO
blly	Billy Roberts	SALES	NO
jerry	Jerry Keller	MASTER	NO
jima	Jim alsbrook	MASTER	NO
jimc	Jim Cain	MASTER	NO

USER DETAILS

USER ID	: andy
NAME	: Andy Mayers
GSP	:
PHONE NO	:
PASSWORD	:
TIME BETWEEN	: 999
NEXT CHANGE	: 08/30
DEF WEEKS	: 0

[F1] ADD [F2] UPDATE [F3] DELETE

FIG. 3AG

FUNCTION KEYS MENU

1. CALCULATOR
2. CALENDAR
3. LENDER LOOKUP
4. PAYMENT CALCULATOR
5. RESET TERMINAL
6. SEARCH
7. TERMINAL LOCK
8. NEWS

CHOOSE A MENU ITEM USING THE ARROW KEYS OR A NUMBER.

FIG. 3AH

ENTER SEARCH CRITERIA	
SPECIFIC REFERENCE NO	: 0
APPLICANT NAME	: ALL
CO-APPLICANT NAME	: ALL
BUSINESS NAME	: ALL
APPLICANT SS#	: ALL
CO-APPLICANT SS#	: ALL
STATION	: ALL

FROM INITIATED DATE :	CONSTRAINTS	TO INITIATED DATE :
-----------------------	-------------	---------------------

ENTER DATA OR PRESS F4 TO END.

FIG. 3A1

11:40 AM

SEARCH APPLICATIONS

LIST OF APPLICATIONS

REMARKS	REF NO	APP/BUSINESS	CO-APP/GUARANTOR	STATION	BANK	STATUS	BANK	STATUS	INITIATED
	2123	Fax Larry		DONE	Natl	APPROVE			02/03 10:28
	2125	Caln James V		DONE	Natl	DECLINE			03/17 14:59
	2126	Fax Larry		PY	Natl	APPROVE			04/06 14:57
	2127	Jones John		PD	Natl	APPROVE			04/10 13:34
	2128	aaaa AAA	aaaaa	DONE					04/28 11:26
	2129	CUFF JENNIFER		DONE					05/03 13:54
	2130	Fax Larry		PD	Natl	APPROVE			05/05 10:34
	2131	FAX LARRY		DONE					05/11 09:01
	2133	test Test		DONE					05/18 17:22
	2134	W Test		DONE					05/18 17:24
	2137	Keller Jerry J		PD					06/21 11:09

CONSTRAINTS

FROM INITIATED DATE : TO INITIATED DATE :

[F1] ENTER REF NO [F2] MODIFY CONSTRAINTS

FIG. 3AJ

NEWS

DATE	FROM	TOPIC
10/05 02:46	CMSI	SCHEDULED HARDWARE MAINTENANCE
09/13 02:46	CMSI	LATEST LIST OF CREDIT CONNECTION@LENDERS
09/13 02:30	Natl	REDUCED RATES FOR AUTO LOANS.
09/13 02:13	BOAT	CHANGES IN USED AUTO LENDING
09/13 02:09	USBK	RATE CHANGES EFFECTIVE OCTOBER 1

THE SYSTEM WILL BE UNAVAILABLE TOMORROW OCTOBER 6, FROM 7:00 AM TO 7:15 AM DUE TO SCHEDULED HARDWARE MAINTENANCE. IF YOU HAVE ANY QUESTIONS PLEASE CALL CMSI AT (800) 777 2674 EXT 456. THANKS FOR YOUR CO-OPERATION.

FIG. 3AK



**FIG. 4**

